

Certificate Number: 00301-PR-DE-020807668

Bankruptcy Case Number: 12-06807



00301-PR-DE-020807668

CERTIFICATE OF DEBTOR EDUCATION

I CERTIFY that on April 20, 2013, at 11:52 o'clock AM EDT, VICTOR M RAMIREZ FIGUEROA completed a course on personal financial management given by internet by InCharge Debt Solutions, a provider approved pursuant to 11 U.S.C. § 111 to provide an instructional course concerning personal financial management in the District of Puerto Rico.

Date: April 23, 2013 By: /s/Pablo Minguela

Name: Pablo Minguela

Title: Senior Counselor

B 23 (Official Form 23) (12/10)

UNITED STATES BANKRUPTCY COURT

District of Puerto Rico - Hato Rey

In re VICTOR RAMIREZ FIGUEROA,
Debtor

Case No. 12-06807

Chapter 13

DEBTOR'S CERTIFICATION OF COMPLETION OF POSTPETITION INSTRUCTIONAL COURSE CONCERNING PERSONAL FINANCIAL MANAGEMENT

Every individual debtor in a chapter 7, chapter 11 in which § 1141(d)(3) applies, or chapter 13 case must file this certification. If a joint petition is filed, each spouse must complete and file a separate certification. Complete one of the following statements and file by the deadline stated below:

☐ I, VICTOR RAMIREZ FIGUEROA, the debtor in the above-styled case, hereby
(Printed Name of Debtor)
certify that on 4/20/2013 (Date), I completed an instructional course in personal financial management
provided by InCharge Debt Solutions, an approved personal financial
(Name of Provider)
management provider.

Certificate No. (if any): 00301-PR-DE-020807668.

☐ I, _____, the debtor in the above-styled case, hereby
(Printed Name of Debtor)
certify that no personal financial management course is required because of [Check the appropriate box.]:
☐ Incapacity or disability, as defined in 11 U.S.C. § 109(h);
☐ Active military duty in a military combat zone; or
☐ Residence in a district in which the United States trustee (or bankruptcy administrator) has determined that the approved instructional courses are not adequate at this time to serve the additional individuals who would otherwise be required to complete such courses.

Signature of Debtor: _____

Date: _____

Instructions: Use this form only to certify whether you completed a course in personal financial management. (Fed. R. Bankr. P. 1007(b)(7).) Do NOT use this form to file the certificate given to you by your prepetition credit counseling provider and do NOT include with the petition when filing your case.

Filing Deadlines: In a chapter 7 case, file within 60 days of the first date set for the meeting of creditors under § 341 of the Bankruptcy Code. In a chapter 11 or 13 case, file no later than the last payment made by the debtor as required by the plan or the filing of a motion for a discharge under § 1141(d)(5)(B) or § 1328(b) of the Code. (See Fed. R. Bankr. P. 1007(c).)